

Missouri DIFP Filing Guidelines Property and Casualty Section

These filing guidelines and requirements are not intended to supersede Missouri statutes and regulations nor are they intended to be legal interpretations of statutes or regulations. If you have questions regarding these guidelines, you may contact the Property and Casualty Section at 573-751-3365.

Filing Fees

Filings can now be funded through EFT. The general filing fee is \$50.00 per line, for each company, per Regulation 20 CSR 500-8.100 and Section 374.230 (5) RSMo. If you do not remit payment via EFT, then you will be billed in arrears by the Department. As long as the filing is still open, EFT payment can be submitted.

General Guidelines for ALL P&C Filings

- All filings from risk bearing entities (insurers) must include your company's NAIC CoCode and Group Code under the Companies and Contact Tab within the SERFF filing. Failure to include the correct numbers will result in a filing rejection.

All filings from non-risk bearing entities (advisory or rating organizations) must include your State ID and Group number under the Companies and Contact Tab within SERFF. The State ID and Group number are a proxy for NAIC CoCodes and Group numbers. They can be found by entering your company name on the first search field on the DIFP website at the following link: <https://sbs-mo.naic.org/Lion-Web/jsp/sbsreports/CompanySearchLookup.jsp>. Failure to include these numbers will result in a filing rejection.

- Once a filing has been closed, the contents of the filing can only be revised, amended, or corrected by submitting a new filing and incurring a filing fee, per Regulation 20 CSR 500-8.100(1)(C). *Exception: companies may amend the effective date for closed filings by using a Post Submission Update as long as it is made prior to the original effective date of the filing.*
- If your company is affiliated with an advisory or rating organization, any company deviations from the original organization's product should be documented in the filing in either the cover letter or within the Filing Description.
- All actuarial justification for rate changes should be filed under the Supporting Documentation tab. The overall effect of the rate change should be filed under the Rate/Rule tab. If there is no rate effect, zeroes should still be entered to show the area was not overlooked. For companies using a rating organization, please complete Exhibit A, B, and C, per Regulation 20 CSR 500-4.200. (Not applicable to Worker's Compensation filings)
- When filing a page that contains rates but only revises rules, please use a Filing Type that includes "Rate" and "Rule". This will ensure the most recent version of that rate and rule page can be easily found in a Rate/Rule search.
- A change to any form, including application, policy jacket, declaration page, etc should be filed for each line of insurance for each company within a group. If multiple companies under one parent company are filing identical information for all companies, one filing may be submitted for all companies. The contents of a filing should apply to all companies listed in the filing. Any

information not applicable to all companies for which the filing is made will have to be filed through a company specific filing.

- “Me too” filings can be submitted for affiliated companies when the original filing has been submitted in SERFF. This can also be done when the referenced company is affiliated to the filing company and the original filing was submitted as a paper filing **after** July 1, 2007.
- For general details about how a filing complies with the Missouri Statutes and Regulations, please see the Filing Checklists located on our web site at <http://insurance.mo.gov/industry/filings/checklists/index.htm>

Filing Guidelines Specific to SERFF Filings

- Transmittal documents are not required on SERFF filings.
- For filing status updates, please use SERFF which allows companies 24/7 access to the status of filings.
- Post Submission Updates (PSU) for both open and closed filings are permitted. For closed filings, the effective dates can be changed. For open filings, information such as effective dates, Company Rate Data, etc. can be changed by using a PSU. For more information on the uses of this feature, please contact the SERFF helpdesk.

Filing Guidelines Specific to Paper Filings

- Please organize and submit your filing as requested. Not doing so could result in the rejection of your filing which will be returned to you without review or consideration.
- We are unable to accept paper filings with staples, binding (such as spiral, book type, etc), any fasteners or paper types that prohibit us from scanning documents easily.
- Please use rubber bands and paperclips to keep materials together and in order.
- The NAIC Transmittal Document (**TD-1**) should be included and contain the following information:
 - Company name listed EXACTLY as it is shown on the company Certificate of Authority
 - The nine digit NAIC Number
 - Company Specific Filing Sequence Number
 - Billing address of the company (Not a consulting firm)
 - Contact person-the person actually making the filing
 - A telephone number, and any toll free options, that can be used to discuss concerns associated with filings
 - Filing Return address, where all correspondence may be sent
- Coding, from the Uniform NAIC Product Coding Matrix for the filing must be identified (TOI and Sub-TOI). This code can be found on the NAIC web site at http://www.naic.org/documents/industry_pcm_p_c.pdf
- A Forms Schedule must be submitted unless the information is provided on the NAIC Transmittal Document. The Schedule is necessary for our back-office tracking.
- The cover letter must include the company name, NAIC number, line of business, Uniform NAIC Product Coding Matrix (TOI and Sub-TOI), filing contact name and contact information (including

telephone number, mailing address, and e-mail address), effective date of the filing, and a brief description of the filing.

- A filing memorandum that outlines the contents of the filing must be submitted if not addressed in the cover letter
- A copy of the cover letter and a self-addressed, postage paid envelope must be submitted if the company desires to have a stamped copy of the cover letter returned for their records. If no copy is included, nothing will be returned.
- We are unable to provide status inquiries until 60 days after the filing has been submitted.
- Since all paper filings are now being scanned and entered into SERFF, if a company wishes to amend the effective date for a closed filing, a new filing must be submitted and a filing fee will be charged. If the forms, rates, and/or rules have not been revised, then a cover letter referencing the initial filing and the revised effective date is sufficient for the new filing.